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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/001,580	11/01/2001	Yoon Kean Wong	035451-0166 (3704.Palm)	2720
26371	7590	08/25/2006		EXAMINER ELISCA, PIERRE E
FOLEY & LARDNER LLP 777 EAST WISCONSIN AVENUE MILWAUKEE, WI 53202-5306			ART UNIT 3621	PAPER NUMBER

DATE MAILED: 08/25/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)	
	10/001,580	WONG ET AL.	
	Examiner	Art Unit	
	Pierre E. Elisca	3621	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE ____ MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) Responsive to communication(s) filed on 09 August 2006.
- 2a) This action is FINAL. 2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 1, 2, 5-20, 22 and 24-29 is/are pending in the application.
- 4a) Of the above claim(s) 3,4,21 and 23 is/are withdrawn from consideration.
- 5) Claim(s) _____ is/are allowed.
- 6) Claim(s) 1, 2, 5-20, 22 and 24-29 is/are rejected.
- 7) Claim(s) _____ is/are objected to.
- 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)	4) <input type="checkbox"/> Interview Summary (PTO-413)
2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)	Paper No(s)/Mail Date. _____ .
3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) Paper No(s)/Mail Date _____ .	5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)
	6) <input type="checkbox"/> Other: _____ .

DETAILED ACTION

1. This office action is in response to Applicant's RCE filed on 08/09/2006.
2. Claims 1, 2, 5-20, 22 and 24-29 are pending. Claims 3, 4, 21 and 23 are cancelled.

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. **Claims 1, 2, 5-7, 8, 9, 15, 18 10-14, 16-20, 22 and 24-29 are rejected under 35 U.S.C. 103 (a) as being unpatentable over Mitsugi (U.S. Pat. No. 5,353,023) and Kakihara et al (U.S. Pat. No. 6,959,282) in view of Pianin US 2002/0062218 A1.**

As per claims 1, 6, 7, 8, 9, 15, 18, 10, 16, 17, 18, and 24-29 Mitsugi substantially discloses a car (or object) navigation system that is adapted to be installed on a car for estimating a location of the car or object, detecting occurrence of an accident and performing communication data, a location unit for generating car location (or object location) (which is seen to read as Applicant's

claimed invention wherein said wireless communications system at the same location as the object, the system comprising:

An object (or CAR) that is insured or capable of being insured by the insurance product (see., abstract, col 1, lines 44-68, col 2, lines 37-48);

A wireless communications system at the same location as the object (see., abstract, col 1, lines 44-68, col 2, lines 37-48, col 3, lines 43-68, col 4, lines 41-54, figs 1A-3);

A location determining system associated with the object (or CAR) and capable of determining the object's location at any time (see., abstract, col 1, lines 44-68, col 2, lines 37-48, col 3, lines 43-68, col 4, lines 41-54, figs 1A-3);

A data collection system configured to collect data at predetermined intervals from the location determining system, the data including a present location of the object determined from the location determining device (see., abstract, col 1, lines 44-68, col 2, lines 37-48, col 3, lines 43-68, col 4, lines 41-54, figs 1A-3, specifically fig 1A, items 100 and 300).

Mitsugi fails to explicitly disclose wherein said the pricing system configured to price or sell the insurance product (or company), based on the data (or based on the location of the object or car).

However, Kakihara discloses a toll (or price) collection arrangement based on the position and travel of a vehicle. A charging information for the vehicle is created based on the position of a moving body as well as buffer areas and map information, then even if there are detection errors in the detection of the position of the vehicle

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(see., abstract, col 2, lines 42-62). Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify the navigation system for cars of Mitsugi by including an insurance product or company that is connected to the navigation system as taught by Kakihara Murakami since it is an alternate means for acquiring insurance information about the location of a car/object.

Mitsugi and Kakihara fail to disclose Applicant's newly added limitation wherein said risk assessment further includes at least one of the following: operational parameters, environmental parameters. Pianin discloses a method/system for managing on-line commercial real estate property. A web site provides environmental services, preferably services relating to risk assessments. A user enters property information in a property details form and requests the web site to generate a cost estimate for environmental services based on parameters provided by the environmental vendors (see., abstract, pages 4-10, [0034], [0118]). Accordingly, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify the teachings Mitsugi and Kakihara by including the limitation detailed above as taught by Pianin because this would provide a marketplace that enables a user to select a desire service provider (or insurance) within the framework of the on-line environment.

As per claims 2, 12, 13, 14, 20 and 22 Mitsugi discloses the claimed limitation, wherein the price system is in electronic communication with the data collection system via wireless transmitter (see., abstract, col 1, lines 44-68, col 2, lines 37-48, col 3, lines 43-68, col 4, lines 41-54, figs 1A-3, specifically fig 1A, items 100 and 300).

As per claims 5, 11 and 19 Mitsugi discloses the claimed limitation, wherein the data relating to the product is data relating to at least one selected operational parameter, temperature, humidity, hours of operation, and time between service [see., abstract, col 1, lines 44-68, col 2, lines 37-48, col 3, lines 43-68, col 4, lines 41-54, figs 1A-3, specifically fig 1A, item 100, the car location estimated unit, for estimating traveling (hourly) information].

RESPONSE TO ARGUMENTS

5. Applicant's arguments filed on 08/09/2006 have been fully considered but they are not persuasive.

Conclusion

6. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Pierre E. Elisca whose telephone number is 571 272 6706. The examiner can normally be reached on 6:30 to 5:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on 571 272 6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.



Pierre Eddy Elisca

Primary Patent Examiner

August 21, 2006